

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Lynette K Sutton
 Debtor

Case No. 16-13823-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Dec 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2016.

db
 13735302 +Lynette K Sutton, 4941 Hazel Avenue, Philadelphia, PA 19143-2004
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 1220 Old Alpharetta Rd S,
 Alpharetta, GA 30005)
 13735301 +Abraham Woidislawsky, 7900 Old York Road, Suite 118-A, Elkins Park, PA 19027-2324
 13735303 +Bank of America Home Loan, PO Box 31785, Tampa, FL 33631-3785
 13735309 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13735315 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
 13735316 +Friedman, Schuman, P.C., 101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2636
 13735317 +Gc Services, 6330 Gulfton, Houston, TX 77081-1198
 13735318 +Humberto Gueits, 36 Metropolitan Oval, Apt. 4A, Bronx, NY 10462-6632
 13735320 +KML Law Group, Suite 5000 - Mellon Independence Ctr., 701 Market Street,
 Philadelphia, PA 19106-1538
 13735322 +Malhon Sutton, 4941 Hazel Avenue, Philadelphia, PA 19143-2004
 13735323 +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 13735334 PA Dept. of Revenue, Bureau of Individual Taxes, Dept. 280948, Harrisburg, PA 17128-0948
 13735336 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Dec 03 2016 02:18:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Dec 03 2016 02:33:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 03 2016 02:32:16
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 03 2016 02:33:25 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13735304 +EDI: TSYS2.COM Dec 03 2016 02:18:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 13735307 EDI: CAPITALONE.COM Dec 03 2016 02:18:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 13735310 +EDI: CHASE.COM Dec 03 2016 02:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 13735312 +EDI: CITICORP.COM Dec 03 2016 02:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13735314 +EDI: DISCOVER.COM Dec 03 2016 02:18:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13735321 E-mail/Text: camanagement@mtb.com Dec 03 2016 02:32:10 M & T Bank, 1 Fountain Plz,
 Buffalo, NY 14203
 13735331 +EDI: NAVIENTFKASMSERV.COM Dec 03 2016 02:13:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 13735332 +EDI: NAVIENTFKASMSERV.COM Dec 03 2016 02:13:00 Navient, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 13735337 +E-mail/Text: bankruptcy@bbandt.com Dec 03 2016 02:32:13 Sheffield Financial Co,
 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
 13735338 +EDI: RMSC.COM Dec 03 2016 02:18:00 Synco/Care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13735305* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 13735306* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 13735308* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238)
 13735311* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 13735313* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13735319* +Humberto Gueits, 36 Metropolitan Oval, Apt. 4A, Bronx, NY 10462-6632
 13735324* +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 13735325* +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 13735326* +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 13735327* +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 13735328* +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 13735329* +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 13735330* +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 13735333* +Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
 13735335* PA Dept. of Revenue, Bureau of Individual Taxes, Dept. 280948, Harrisburg, PA 17128-0431
 TOTALS: 0, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: PaulP
Form ID: 318

Page 2 of 2
Total Noticed: 28

Date Rcvd: Dec 02, 2016

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2016 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Lynette K Sutton dmo160west@gmail.com,
davidoffenecf@gmail.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
LEONA MOGAVERO on behalf of Creditor Abraham Woidislavsky lmogavero@fsalaw.com,
mprimavera@fsalaw.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Lynette K Sutton</u>	Social Security number or ITIN	xxx-xx-0441
	First Name Middle Name Last Name	EIN	27-2668275
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-13823-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lynette K Sutton
aka Lynette K Gueits, aka Lynette K Gueits
Sutton, aka Lynette Gueits Sutton, fdba Fisv, Inc.

12/2/16

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.